

**T.E.A.C.H. Early Childhood® Health Insurance Program**  
in cooperation with **More At Four Pre-Kindergarten Program**

***What is the T.E.A.C.H. Early Childhood® Health Insurance Program?***

The T.E.A.C.H. Early Childhood® Health Insurance Program is an initiative to help fund the cost of health insurance for individuals working in child care programs that have made a commitment to supporting the education and compensation of their staff. Child care providers are eligible to have up to one-third of the cost of individual (not family) health insurance coverage reimbursed through a special fund, if they meet the conditions of the program. Facilities with a More At Four classroom are eligible to have two-thirds of the cost of the individual premium reimbursed for their More At Four teachers. Currently, reimbursements are capped at \$80 per person (\$160 for More At Four teachers).

***How does a center become eligible for the T.E.A.C.H. Early Childhood® Health Insurance Program?***

A program (site) with 3-99 children must have at least 1 teacher or director on a T.E.A.C.H. Associate or Bachelor degree scholarship; a program with 100-179 children must have at least 2 teachers or directors on scholarship; and a program with over 180 children must have a combination of at least 3 teachers or directors on scholarship. In order to qualify for additional More At Four dollars to support the cost of health insurance, the facility must have a More At Four classroom and at least one More At Four teacher on the facility's health insurance policy.

***Within my child care center, who is eligible to participate?***

Each child care program can determine who among their teaching and administrative staff is eligible to receive health insurance benefits. Often employers do not enroll new staff in their benefit plan until they have successfully completed their probationary period. Centers decide when and which individuals are eligible to participate. A center's insurance carrier will also have requirements about participation. Most group carriers require that all eligible, full-time, uninsured employees participate.

***What are the responsibilities of a participating child care program?***

A child care program must apply to Child Care Services Association to participate. Child care programs are required to provide information about their center's wages, benefits and turnover at the beginning and end of the first year of the program. Staff members must also provide information about their personal wages and access to health insurance coverage. Each participating child care program will provide a monthly Reimbursement Claim Form for the T.E.A.C.H. Early Childhood® Health Insurance Program. The center must verify that each staff member with dependent children has those children covered by health insurance. Staff members with uninsured dependent children must apply to Health Choice, the state's insurance program for children living in families with low or moderate incomes. The center is required to complete a special contract addendum, specifically naming the More At Four teachers within their program. Finally, both the director and staff who receive insurance must agree to complete an annual evaluation survey about the program.

***How much does the individual recipient have to pay to participate?***

The individual teacher or director who receives insurance may not pay more than one-third of their individual monthly insurance premium. However, a center may choose to pay the individual's share of the policy. If an individual wants to have a policy that covers family members, he/she would be required to pay the full cost of the difference between the individual plan and the family plan. For those facilities with a More At Four classroom, reimbursements for More At Four teachers on the insurance bill are funded by the More At Four office.

***What kind of health insurance can we use?***

The T.E.A.C.H. Early Childhood® Health Insurance Program allows child care providers across North Carolina to choose their health insurance carrier. If a center is currently using a health insurance carrier that is meeting the needs its staff, then the center may continue to use that carrier. A list of possible insurance providers can be provided to a program upon request. Reimbursements will be made only for the major medical portion of the insurance policy.

***Why is this health insurance program linked to the T.E.A.C.H. Early Childhood® Project?***

The T.E.A.C.H. Early Childhood® Project was designed to increase the education, compensation and retention of the child care workforce. Linking health insurance benefits to professional development and improved compensation carries on the T.E.A.C.H. tradition of creating incentives to encourage the child care workforce to continue their formal education.

***Who provides funding for this program?***

Funding for the T.E.A.C.H. Early Childhood® Health Insurance Program comes from the Division of Child Development. For those facilities with a More At Four classroom, reimbursements for their More At Four teachers on the insurance bill are funded by the More At Four office.

***What type of monitoring is involved in this program?***

CCSA, a private, nonprofit agency will use the receipts you send in to monitor your participation in the T.E.A.C.H. Early Childhood® scholarships and the Health Insurance Program. Compliance with regulatory standards is the responsibility of the Division of Child Development.

***For more information contact:***

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